

*Edward Lloyd's will transcribed. In the original, it is written in one solid block without any punctuation. The paragraph breaks have been added for ease of understanding*

I Edward Lloyd of No 17 Delahay Street Westminster in the County of Middlesex Printer Publisher and Newspaper Proprietor hereby revoke all wills codicils and testamentary papers heretofore made by me and declare this to be my last will and testament which I make this eighteenth day of January one thousand eight hundred and ninety

I appoint my wife Maria Lloyd my son Frank Lloyd and my nephew Charles Edward Lloyd to be the Executors and Trustees of this my will and they or the survivor or survivors of them or the executors or administrators of such survivor or other the trustees or trustee for the time being hereof are hereinafter called my trustees or trustee

I appoint my said wife Maria Lloyd and after her death my trustees or trustee Guardian and Guardians of my infant children

I bequeath to my said wife absolutely all my watches jewels ornaments of the person and wearing apparel and all my plate plated articles furniture linen glass china pictures prints musical instruments books and other articles of household use or ornament wines liquors and consumable stores and other articles and effects of every kind which at my death shall be in or about my dwellinghouse No 17 Delahay Street aforesaid and the Woodlands Caterham in the County of Surrey respectively except money or securities for money and also my horses carriages saddlery harness and stable furniture tools implements and utensils

and I bequeath to my said wife the sum of two hundred pounds to each of my sons Edward John Lloyd and Charles Lloyd the sum of one thousand pounds to each of my other sons and daughters and to my nephew Charles Edward Lloyd the sum of two hundred pounds and to my nephew Thomas Franklin Lloyd the sum of one hundred pounds all which legacies shall be paid to the respective legatees immediately after my decease out of the money standing to my credit on deposit or current account at my private bankers the London and Westminster Bank Temple Bar Branch and if such monies shall be insufficient to pay all the said legacies in full then I direct that the deficiency shall be made good as soon as possible out of my general residuary estate

I devise unto my trustees hereinbefore named my residence No 17 Delahay Street aforesaid (formerly No 15 and 17 Delahay Street) and also No 13 Delahay Street aforesaid and my house and property known as the Woodlands Caterham with their respective appurtenances upon trust as to No 13 Delahay Street aforesaid to permit my said wife to receive the rents and profits thereof during her life for her separate use and as to No 17 Delahay Street aforesaid and the Woodlands Caterham to permit my said wife to occupy and enjoy the same properties or either of them rent free and to receive the rents and profits of the same or such of them as she may not occupy during her life for her separate use she keeping the same in good and tenantable repair and paying all rates taxes assessments and other outgoings payable in respect thereof she permitting such of my unmarried daughters to live with her on the said premises occupied by her as shall care to do so and also such of my sons as she shall in her uncontrolled discretion think fit to ask to reside with her and from and after the decease of my said wife I direct that the said premises Nos 13 and 17 Delahay Street aforesaid and the Woodlands shall sink into and form part of my general residuary estate

And I empower my said wife if she should not care to live at either No 13 or 17 Delahay Street aforesaid or the Woodlands to let such of the same as she shall not occupy for any period not exceeding twenty one years upon such terms and conditions as she may think fit

I direct my executors to carry out and give effect to so far as the same shall not have been completed at my death the arrangements made by me for the sale of my businesses and the assets thereof to a Company to be called Edward Lloyd Limited and if the contract with the company shall not have been executed by me at my death or having been executed by me shall not have been executed by the company my said executors and trustees are nevertheless directed to execute and give effect to such contract or intended contract

I devise and bequeath all my property at Walthamstow in the County of Essex and all other my real and personal estate whatsoever and wheresoever not hereinbefore specifically disposed of including the debentures of Edward Lloyd Limited issued or to be issued to me as part of the consideration for the sale of my business to the said Company and all the shares I may be entitled to in the Company unto the trustees hereinbefore named absolutely upon trust to sell the said real estate (including chattels real) and call in sell and convert into money such part of my personal estate as shall not consist of money except the said debentures and shares which I desire my trustees to retain as investments until such time as they shall consider it expedient to realise all or any of them and shall obtain the written consent to such realisation of the persons for the time being entitled to not less than three fourths of the income of my residuary estate with power to postpone such sale and conversion for such a period as my trustees or trustee may think proper and that until the sale of the said real estate my trustees or trustee may lease the same for any term not exceeding twenty one years for an occupation lease and ninety nine years for a building lease at the best rent to be reasonably obtained without taking a fine and upon such terms and conditions as they or he shall in their or his uncontrolled discretion think fit and that the rents and profits thereof or of so much thereof as for the time being remains unsold shall after payment thereof of all rates taxes costs of insurance and repairs and other outgoings to be paid or applied to the persons or in the manner to whom or in which the income of the produce thereof is hereinafter directed to be paid and applied

and I direct my trustees or trustee out of the money to arise from the sale and conversion of my said real and personal estate and out of any ready money to pay my funeral and testamentary expenses and debts and if and as far as may be necessary the legacies hereinbefore bequeathed and to stand possessed of the residue of the said money in trust to invest the same in their or his names or name in or upon any stocks funds or securities of or guaranteed by the government of the United Kingdom or any British Colony or Dependency or in the stock of the Bank of England or the bonds or debentures or debenture stock or guaranteed preference stock or shares of any railway or other company in Great Britain or India incorporated by Act of Parliament or Royal Charter and paying a dividend on its ordinary stock or shares or upon any real or leasehold securities in England or Wales but not elsewhere such leasehold securities being held for a term whereof sixty years at least shall be unexpired at the time of such investment with power for my trustees or trustee at discretion to change such investments for others of a like nature

and I declare that my trustees or trustee shall stand possessed of the said investments hereinbefore directed to be hereby made or hereby authorised to be obtained including the said

debentures (hereinafter called the residuary trust fund) and to the annual income for the period of twenty one years to be computed from my death upon the trusts following that is to say upon trust out of the said income of the said residuary trust fund to pay

to my said wife Maria Lloyd during her life an annuity of one thousand pounds per annum

to my said nephew Charles Edward Lloyd during his life or so long as he shall act as an executor and trustee of this my will an annuity of two hundred pounds per annum

to such of my sons whose names appear in the first column of the schedule hereto an annuity of the amount set opposite to the name of each of such sons in the second column of the said schedule but (?) subject to the provisions hereinafter contained and subject to the aforesaid annuities and to the legacies mentioned in the said schedule as and when the same may become payable

to pay and divide the said annual income during the life of my said wife amongst the following persons and in the following proportions that is to say to each of my daughters Alice Annie Maria Emily Clara Florence Rosalie and Laura Marion two and a half per cent of the residue of the said annual income equally between my said wife and my sons Frederick George Frank Herbert Arthur Harry Walter Richard and Percy Robert my wife taking an equal share with each of my said sons and after the death of my said wife to pay and divide the said annual income amongst the following persons and in the following proportions that is to say

my son Frederick George twelve per cent

my son Frank eighteen per cent

my son Herbert ten per cent

my son Arthur ten per cent

my son Harry five per cent

my son Walter Richard five per cent

my son Percy Robert five per cent

and each of my said daughters Alice Annie Maria Emily Clara Rosalie and Laura Marion five per cent

and if my son Herbert shall die in my lifetime or during the said period of twenty one years or if any of my other sons and daughters entitled to participation in the said income shall die in my lifetime or during the aforesaid period of twenty one years without leaving any widow or child him or her surviving the share or percentage which he or she would have taken in the said annual income during the period aforesaid shall be equally divided between the persons for the time being entitled to the rest of the said income in the proportions in which they shall be entitled thereto any shares which may accrue under this provision to go over in the same way

I direct my trustees to stand possessed of the four hundred pounds annuity bequeathed to my son Ernest Henry for his life upon trust to pay three eighth parts of the same to him three eighth parts of the same to his wife if any while she shall be living and the remaining two eighth parts to or equally between any child or children of the said Ernest Henry who shall for the time being be living and while such child or children shall be under age to pay his her or their shares for his her or their maintenance or education to either their father or mother as my trustees may in their uncontrolled discretion think fit and without any responsibility as to the application thereof and if and so long as there shall be any

wife or child of the said Ernest Henry to pay the share or shares she or any such child would take if living to the said Ernest Henry subject as aforesaid

I direct my trustees or trustee to stand possessed of the annuities hereinbefore bequeathed to such of my sons whose names are mentioned in the first column of the said schedule including the whole or as the case may be the proportion of the four hundred pounds annuity payable to my said son Ernest Henry upon trust to pay such annuities to such son during their respective lives or until they respectively shall die or become bankrupt or assign charge or incur or attempt to assign charge of incur the same or any part thereof or do so suffer to be done something whereby the same or any part thereof would by operation of law or otherwise if belonging absolutely to them respectively become vested in or payable to some other person and after the failure or determination of the trust (?) hereinbefore declared upon trust during the life of the son whose annuity or proportion of annuity shall have failed or determined as aforesaid to apply such annuity or proportions for the maintenance and support or otherwise for the benefit of the wife and children (if any) of such son in such monies as my trustees or trustee in their or his sole discretion without being liable to account for the exercise of such discretion think fit and if on such failure or determination as aforesaid such son shall not have a wife or child then living then such annuity shall sink into and form part of the general income of the said residuary trust fund

I empower my trustees or trustee to provide for any payment of any annuity bequeathed by this my will either by purchasing a government annuity to answer or by setting apart as an annuity fund such investments as the trustees or trustee think proper to answer the same and any annuity so provided for shall no longer be a charge upon the said residuary trust fund but shall be solely charged upon the government annuity or investments so purchased or set apart and my personal estate or the proceeds thereof may be distributed accordingly discharged therefrom and upon the cesser of any annuity the annuity fund (if formed) or so much (if any) thereof as the trustees or trustee do not think it necessary to retain to answer any remaining annuity shall fall into and form part of the said residuary trust fund

And I expressly direct that no annuitant shall be entitled to have his or her annuity capitalised and the capital paid out to him or her

And I further direct that all the said annuities shall commence from the day of my death and shall accrue from day to day but shall be paid by equal weekly or quarterly payments as my trustees or trustee shall in their uncontrolled discretion think best the first of such payments to be made at the end of seven days or three calendar months from my death as the case may be

I direct that if any son of mine whose name is mentioned in the first column of the said schedule hereto shall die in my lifetime or afterwards leaving either a widow or child living at his death then my trustees or trustee shall within six calendar months after my death or the death of such son (as the case may be) set apart out of the corpus of the said residuary trust fund the capital sum or legacy set opposite to the name of such son in the third column of the said schedule thereto and shall stand possessed of the said capital sum and the investments representing the same and the income thereof upon trust to pay such income to the wife of any such son during her life for her separate use without power of anticipation and subject to the life interest of such widow (if any) then as to the capital and income of the said legacy and the investments representing the same upon trust for all the children or

any child of such son who being sons or a son attain the age of twenty one years or being daughters or a daughter attain that age or marry and if more than one in equal shares

I empower my trustees or trustee at any time to raise any part or parts not exceeding together one half of the presumptive or vested share of any minor under the trust hereinbefore declared and to pay or apply the same for the advancement or benefit of each minor as the trustees or trustee think proper

And I direct that if there shall not be any child who under the trust lastly hereinbefore contained shall live to attain an absolute vested interest in his or her legacy then such legacy and the income thereof and all statutory accumulations (if any) of income or so much thereof respectively as shall not have been applied under any of the trusts and powers in that behalf hereinbefore contained or any statutory power shall fall into and form part of my residuary trust fund

And I direct that at the expiration of the aforesaid period of twenty one years the said residuary trust fund and all accumulations (if any) thereof and the income thereof shall subject to the annuities and capital sums or legacies hereinbefore charged thereon be divided between such of my said sons and daughters as are next hereinafter named and in the following proportions that is to say

Frederick twelve per cent  
Frank eighteen per cent  
Herbert ten per cent  
Arthur ten per cent  
Harry five per cent  
Walter Richard five per cent  
Percy Robert five per cent  
Alice five per cent  
Annie Maria five per cent  
Emily five per cent  
Clara five per cent  
Florence five per cent  
Rosalie five per cent and  
Laura Marion five per cent

but if any of the last mentioned sons and daughters other than my son Herbert shall die before the said period of distribution without leaving any issue or widow surviving that period then the share or percentage which such son or daughter would have taken in the residuary trust fund and the accumulations and income thereof had he or she survived such period shall be equally divided between such of my last mentioned sons and daughters as shall be living at the period of distribution aforesaid and the legal personal representatives of such of them as shall be then dead leaving any issue or a widow then living and if my son Herbert shall die before the said period the shares he would have taken in such trust's accumulations and income shall be equally divided between such of my said last mentioned sons and daughters as shall be living at that period and the legal personal representative of such of them as shall be then dead leaving issue or a widow then living

I bequeath an annuity of fifty pounds per annum to my wife's sister Mrs Jane Fletcher during her life to commence at my death and to be paid quarterly and I hereby expressly charge and direct that the said annuity shall be a charge upon and paid out of the annuity of one thousand pounds per

annum hereinbefore provided for my said wife Maria Lloyd but if my said wife shall predecease me or die before the same annuity shall have been paid out of the income of my residuary trust fund

I hereby direct that all the annuities and legacies hereinbefore bequeathed shall be paid free of legacy duty

And I direct that all annuities legacies and other benefits hereinbefore given to females shall be for their sole and separate use independently of their husbands and without power of anticipation

I declare that any provision which I have made by this my will for any son or daughter shall be in addition to any provision which by way of gift or otherwise I may have made for his or her in my lifetime

And I hereby declare that my trustees or trustee may retain as well the said debentures or any shares I may be entitled to in Edward Lloyd Limited as also any Bank stock or any shares or stock in other public or private company whether incorporated or not or any bonds or debentures of any such company or of any public body whatsoever or any foreign funds or any securities or investments whatsoever of which respectively I may be possessed at the time of my death and that the property so retained and the annual income thereof shall be held upon the trust and with and subject to the powers and declarations herein declared and contained concerning my residuary trust fund and the income thereof but nothing herein contained shall authorise the said trustees or trustee to make any investment of any description other than those hereinbefore expressly authorised.

And I also declare that the power of appointing new trustees or a new trustee for the purposes of this my will shall be vested in my said wife Maria Lloyd during her life and upon any appointment under the statutory power in that behalf the number of trustees may be altered provided that it be not reduced below two

And I declare that the trustees for the time being of this my will shall be chargeable only with such monies as they shall actually receive and shall not be answerable for each other nor for any Banker Broker Manager Agent or other person in whose hands or under whose control any of the trust premises shall be placed nor for the insufficiency or deficiency of any of the trust premises or any stocks funds share or securities representing the same or otherwise for involuntary losses

#### The Schedule

Name of Son	Amount of his Annuity			Capital sum or legacy to his widow and children		
	£	s.	d.	£	s.	d.
Edward John	400	.	.	5000	.	.
Charles	400	.	.	5000	.	.
Ernest Henry	400	.	.	5000	.	.
Thomas Valentine	400	.	.	2000	.	.

In witness whereof I have hereunto set my hand the day and year first above written – Edwd Lloyd – Signed and declared by the said Edward Lloyd the testator as and for his last will and

testament in the presence of us who in his presence and in the presence of each other have hereto subscribed our names as witnesses – J. G. Hopwood Solr 47 Chancery Lane – C Reginald Stronghill Solr 47 Chancery Lane

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This is a codicil to the will of me Edward Lloyd which will bears date the eighteenth day of January one thousand eight hundred and ninety

I bequeath an annuity of one hundred pounds per annum to my sister in law Mary Ann Lloyd during her life to commence at my death and to be paid quarterly free of legacy duty and I empower the trustees of my said will to provide for the payment of the said annuity in the same manner as directed by my said will with respect to the annuities thereby given

And I bequeath the following legacies free of legacy duty

To Thomas Catling and Alfred Harvey Hance both of 12 Salisbury Square Fleet Street the sum of five hundred and fifty pounds each as a mark of my respect and esteem and also to each of the Clerks Servants and Workmen now employed in any of the business lately carried on by me but now carried on by "Edward Lloyd Limited" who at my death shall have been in such employ for a period of twenty years and upward a sum equal to and calculated at the rate of one pound for every year they shall respectively have been so employed

I declare that the shares in Edward Lloyd Limited given to my nominees under the contract for sale to the said company are to be their absolute property and are not included in the disposition by my will of my residuary estate

In witness whereof I have hereunto set my hand this sixth day of February one thousand eight hundred and ninety – Edwd Lloyd – Signed by the testator Edward Lloyd as and for a codicil to his last will and testament in the presence of us who at his request in his presence and in the presence of each other all being present at the same time have hereunto subscribed our names as witnesses the words "my death" having been first underlined. C. Reginald Stronghill Solr 47 Chancery Lane – Fred ... Hopwood Clerk to Messrs Hopwood ... 47 Chancery Lane Solicitors

On the 8th May 1890 Probate of this will with a codicil was granted to Maria Lloyd Widow Frank Lloyd and Charles Edward Lloyd the Executors

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BE IT KNOWN, that at the date hereunder written, the last Will and Testament with a Codicil of Edward Lloyd late of No 17 Delahay Street Westminster in the County of Middlesex Printer Publisher and Newspaper Proprietor deceased, who died on the 8th day of April 1890 at No. 17 Delahay Street aforesaid was proved and registered in the Principal Probate Registry of Her Majesty's High Court of Justice, and that administration of the personal estate of the said deceased was granted by the aforesaid Court to Maria Lloyd of No 17 Delehay Street aforesaid Widow the Relict, Frank Lloyd of No 12 Salisbury Square Fleet Street in the City of London Printer and Publisher the Son and Charles Edward Lloyd of No 12 Kings Road Brownswood Park Hornsey in the said County Insurance Broker the Nephew the Executors named in the said Will, they having been first sworn well and faithfully to administer the same.

Decree dated 18th January 1891 for force and validity of the Will. [signed] Lloyd & Lloyd & Others

Dated the 8th day of May 1890

Gross value of Personal Estate £563,743-16-6

Resworn Aug:1891 £565,240-1-6